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January 8, 2007

VIA FACSIMILE

To: Examiner Kirsten S. Apple
Group Art Unit: 3693
U.S.P.T.O.

Facsimile No.: (571) 273-8300

From: Peter F. McGee

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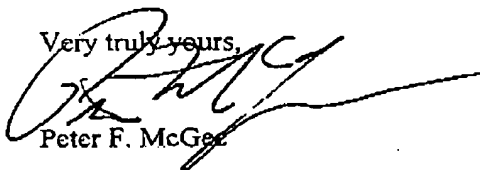
Re: Enclosed Response Under 37 CFR §1.116
U.S. Patent Application Serial No. 09/921,978
Docket No.: NEC01P145-RIa

Dear Examiner Apple:

Enclosed for filing is a Response in response to the Final Office Action mailed on October 6, 2006, which should place the above-referenced case in condition for allowance.

Thank you in advance for your kind consideration on this case.

Very truly yours,



Peter F. McGee

PMcG/geb
Enclosures

Total pages transmitted: 8

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Hiroyuki TOMOIKE

Serial No.: 09/921,978

Group Art Unit: 3693

Filed: August 6, 2001

Examiner: Kirsten Sachwitz Apple

For: ELECTRONIC PAYMENT SYSTEM USING ACCOUNTING FUNCTION IN A
MOBILE COMMUNICATION NETWORK

Box AF
Honorable Commissioner of Patents
Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. §1.116

Sir:

In response to the Final Office Action dated October 6, 2006, please reconsider the
above-identified application as follows:

INTRODUCTORY COMMENTS

Remarks begin on page 2 of this paper.